



FINANCIAL INCLUSION POLICY



Financial Inclusion Policy			
Last Reviewed	January 2026	Next Review	January 2028
Responsible Officer	Director of Operations		

Policy statement

Freebridge endeavours to maximise customers' income and ensure access to high quality benefit and money advice and financial services, whilst developing financial capability.

Freebridge recognises the need to reduce financial exclusion not only to lower rent arrears levels but also to provide individuals with access to mainstream financial services. This is seen as an important step towards social, as well as financial, inclusion that fits with the organisation's overall role in developing communities.

In order to be effective the organisation recognises the need to adopt a positive and proactive approach to tackling financial exclusion. A tenant's lack of financial awareness can have a serious impact on our ability to collect rental income, which then impacts upon corporate cash flows.

Freebridge is also committed to maintaining authorisation for its regulated consumer credit activities with the Financial Conduct Authority and providing robust training for all relevant staff to always ensure compliance.

Policy Detail

Accessibility

We are committed to ensuring that all our customers can access our support. Whether you need to access our services in alternative ways, want to update your details to reflect a change in circumstances, or need additional support we want to help as best we can.

Examples of support we provide are:

- Supplying auxiliary aids to assist in communication (such as sign language, interpreters and induction loops)
- Providing information in alternative formats (e.g. large print, braille, coloured paper, etc)
- Giving extra time for customers to respond to our communications
- Sending emails or communicating via telephone in preference to hard copy letters
- Communicating with a nominated family member or third party

Customers can let us know about any additional support needed at any time. We will always try to meet the needs of our customers. There may be instances where this isn't possible. When this happens, we will do our best to work with you to find another solution.

Maximising tenant's income

We shall:

- Provide affordable housing and low-cost home ownership
- Together, ensure effective rent arrears management, identifying debts early and offering affordable repayment agreements
- Promote the take up of benefits via awareness campaigns and individual support
- Promote and support social enterprise initiatives

Ensure access to high quality benefit and money advice

We shall:

- Provide all new tenants with a financial health check to ensure they are claiming the benefits they are entitled to and identify any money problems
- Partner with others to offer all tenants access to welfare benefits advice
- Signpost tenants to appropriate money advice from independent advice agencies
- Provide direct money and benefit advice to tenants wishing to access our services
- Partner with money advice and benefit charities to support and promote access to further specialist information and advice

Tackle fuel poverty

We shall:

- Switch properties to the most cost-effective supplier when they become empty
- Maximise the energy efficiency of our properties through our homes and community maintenance strategy

- Provide direct advice on cost-effective fuel and energy efficiency measures
- Support customers to access affordable loans for fuel

Improve access to financial services

We shall:

- Promote the availability of affordable home contents insurance, partnering with the National Housing Federation's recommended insurer
- Support the work of The England Illegal Money Lending Team to raise awareness regarding loan sharks and illegal money lending

Promote financial capability

We shall:

- Support the development of initiatives to improve tenant financial capability
- Support initiatives to provide financial education in the community
- Partner with others to provide money management training for tenants
- Promote information and advice to tenants regarding welfare reform and benefit changes

Digital inclusion

We shall:

- Promote the use of the internet to buy essential goods and services that can save a family significant amount over a year. Therefore, reducing digital exclusion can have a real impact on increasing financial inclusion amongst our customers.

Freebridge has a Digital Engagement Policy that identifies a number of strands of activity to help our customers become less digitally excluded. Digital inclusion is an essential part of financial inclusion and therefore the two policies need to be considered together.